Case 16-17264-amc Doc 14 Filed 10/28/16 Entered 10/29/16 01:09:44 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Denise C. Russell Steven Russell Debtors Case No. 16-17264-amc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 2 Date Rcvd: Oct 26, 2016 Form ID: 3091 Total Noticed: 39

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

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Oct 28, 2016.
                      +Denise C. Russell, Steven Russell, 9 Florence Avenue, Lansdowne, PA 19050-1604 +MICHAEL A. CATALDO2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900,
db/idb
aty
                        Philadelphia, PA 19102-3518
                      +CREDIT ACCEPTANCE, 25505 W. 12 MILE RD. SUITE #3000, SOUTHFIELD, MI 48034-8331 +Central Credit/Penn Cr, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
13809079
13807801
                      +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
+Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102,
13807803
13807802
                      +Cibik and Cataldo, P.C.,
                        ccpc@ccpclaw.com 19102-3518
13807808
                      +Delaware County Memorial Hospital, 501 N LansdownweAve, Drexel Hill, Pa 19026-1191
                     +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241

+Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558

Express Scripts, P.O. Box 790227, Saint Louis, MO 63179-0227

+KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-14

+NCO Financial, PO Box15740, Wilmington, DE 19850-5740
13807809
13807810
13807811
13807815
                                                                               Suite 5000, Philadelphia, PA 19106-1541
13807819
                     #+NCO Financial,
                       PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
13807820
                      +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
+Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
+Pinnacle Recovery, Inc., P.O. Box 130848, Carlsbad, CA 92013-0848
+Pulmonary Assoc., 2100 Keystone Ave., Suite 309, Drexel Hill, PA 19026-1127
+Trans Union Corporation, Public Records Department, 555 West Adams Street,
13809121
13807821
13807822
13807824
13807828
                         Chicago, IL 60661-3631
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                       E-mail/Text: ecf@ccpclaw.com Oct 27 2016 01:58:57 MICHAEL A. CIBIK2,
aty
                      Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
+E-mail/Text: notice@phi3trustee.com Oct 27 2016 02:00:42 WILLIAM C. MILLER,
Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704
E-mail/Text: bankruptcy@phila.gov Oct 27 2016 02:00:19 City of Philadelphia,
sma
                         City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
                                                                                                                    1515 Arch Street 15th Floor,
                        Philadelphia, PA 19102-1595
                       E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2016 01:59:36
smq
                         Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                        Harrisburg, PA 17128-0946
smq
                      +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2016 01:59:52
                                                                                                                                   U.S. Attorney Office,
                      c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 27 2016 01:59:38 United States Trustee,
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
+EDI: AFNIRECOVERY.COM Oct 27 2016 01:28:00 Afni, Inc., Attn: Bankruptcy, PO Box 3097,
ust
13807799
                        Bloomington, IL 61702-3097
                       E-mail/Text: kellyp@ccpdocs.com Oct 27 2016 02:00:27
13807800
                                                                                                           Cardiology Consultants,
                      13807804
13807805
                      Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphai, PA 19102-1504 +EDI: WFNNB.COM Oct 27 2016 01:28:00 Comenity Bank/New York & Company,
13807806
                       Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
EDI: IRS.COM Oct 27 2016 01:28:00 I.R.S., P.O. Box 7346, Phi
13807813
                                                                                                                      Philadelphia, PA 19101-7346
13807817
                      +E-mail/Text: camanagement@mtb.com Oct 27 2016 01:59:13
                                                                                                             M and T Mortgage, PO Box 767,
                        Buffalo, NY 14240-0767
13807816
                       E-mail/Text: camanagement@mtb.com Oct 27 2016 01:59:13
                                                                                                              M & T Bank. Attn: Bankruptcy,
                      1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
+EDI: MID8.COM Oct 27 2016 01:28:00 Midland Funding
                                                                                                          8875 Aero Dr Ste 200,
13807818
                                                                            Midland Funding,
                         San Diego, CA 92123-2255
13812702
                       EDI: AGFINANCE.COM Oct 27 2016 01:28:00
                                                                                    ONEMAIN FINANCIAL, PO BOX 3251,
                        EVANSVILLE, IN 47731-3251
13807823
                      +E-mail/Text: slafortune@platinumholdingsllc.com Oct 27 2016 01:59:44
                       Premium Asset Services, LLC, 2414 S. Fairview Street, Suite 210, S EDI: Q3G.COM Oct 27 2016 01:28:00 Quantum3 Group LLC as agent for,
                                                                                                                            Santa Ana, CA 92704-5318
13813387
                                                                                                                                 MOMA Funding LLC,
                       PO Box 788, Kirkland, WA 98083-0788 EDI: AGFINANCE.COM Oct 27 2016 01:28:00
                                                                                        Springleaf Financial S,
13807825
                                                                                                                            Po Box 3251.
                      Evansville, IN 47731

+E-mail/Text: REV_Bankruptcy_General@state.de.us Oct 27 2016 01:59:39
13807826
                                                                                                                                State of Delaware,
                      Division of Revenue, Department of Finance, PO Box 8763, Wilmington, DE 19899-8763 +EDI: RMSC.COM Oct 27 2016 01:28:00 Syncb/lord & Tay, Po Box 965015,
13807827
                         Orlando, FL 32896-5015
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TOTAL: 21

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District/off: 0313-2 User: dlv Page 2 of 2 Date Royd: Oct 26, 2016 Form ID: 309I Total Noticed: 39

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13807812 First Premier Bank 13807814*

I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
##+Credit Solutions Corp, 5454 Ruffin Rd Suite 200, San Diego, CA 92123-1313 13807807

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2016 at the address(es) listed below:

MICHAEL A. CATALDO2 on behalf of Plaintiff Denise Russell ecf@ccpclaw.com,

igotnotices@ccpclaw.com

MICHAEL A. CATALDO2 on behalf of Joint Debtor Steven Russell ecf@ccpclaw.com,

igotnotices@ccpclaw.com

MICHAEL A. CATALDO2 on behalf of Plaintiff Steven Russell ecf@ccpclaw.com,

igotnotices@ccpclaw.com

MICHAEL A. CATALDO2 on behalf of Debtor Denise C. Russell ecf@ccpclaw.com,

igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Joint Debtor Steven Russell ecf@ccpclaw.com,

igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Debtor Denise C. Russell ecf@ccpclaw.com,

igotnotices@ccpclaw.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

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| | CETUINCALE OF INDUIC | E FAUE 3 VI 4 | | | |
|-----------------------------------|----------------------------------|--|--|--|--|
| Information to identify the case: | | | | | |
| Debtor 1 | Denise C. Russell | Social Security number or ITIN xxx-xx-5420 | | | |
| | First Name Middle Name Last Name | EIN | | | |
| Debtor 2 | Steven Russell | Social Security number or ITIN xxx-xx-5452 | | | |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | | | |
| United States Bankruptcy Court | | Date case filed for chapter 13 10/13/16 | | | |
| Case number: 16 | 6–17264–amc | | | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|--|---|---|
| 1. | Debtor's full name | Denise C. Russell | Steven Russell |
| 2. | All other names used in the last 8 years | | |
| 3. | Address | 9 Florence Avenue Lansdowne, PA 19050 | 9 Florence Avenue Lansdowne, PA 19050 |
| 4. | Debtor's attorney Name and address | MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102 | Contact phone 215–735–1060 Email: <u>ecf@ccpclaw.com</u> |
| 5. | Bankruptcy trustee Name and address | WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107 | Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u> |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. | 900 Market Street Suite 400 Philadelphia, PA 19107 | Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. |
| | | | Contact phone (215)408–2800 Date: 10/26/16 |

For more information, see page 2

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Debtor Denise C. Russell and Steven Russell Case number 16-17264-amc

| 7. | Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not securited to do see | December 7, 2016 at 9:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107 | |
|---|---|--|---|--|
| 8. | required to do so. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 2/5/17 | |
| | | You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | |
| | | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 3/7/17 | |
| | | Deadline for governmental units to file a proof claim: | of Filing deadline: 4/11/17 | |
| | | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | | |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors | |
| 9. | Filing of plan | The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 1/3/17 at 10:00 AM, Location: Courtroom #5, 900 Market St | , | |
| 10 | Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign adextend the deadline in this notice. Consult an attorney familia any questions about your rights in this case. | | |
| 11 | chapter 13 ankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | | | |
| distributed to credit exempt. You may i | | The law allows debtors to keep certain property as exempt. F distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claime | ter 7. Debtors must file a list of property claimed as fifice or online at www.pacer.gov . If you believe that | |
| a debt. However, u under the plan are debtors personally discharge under 1 bankruptcy clerk's | | a debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must | chapter 13 plan may result in a discharge of debts, which may include all or part of unless the court orders otherwise, the debts will not be discharged until all payments made. A discharge means that creditors may never try to collect the debt from the except as provided in the plan. If you want to have a particular debt excepted from 1 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the office by the deadline. If you believe that the debtors are not entitled to a discharge ets under 11 U.S.C. § 1328(f), you must file a motion. | |